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NOTICE OF ALLOWANCE AND FEE(S) DUE

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05/14/2007

KNOBBE MARTENS OLSON & BEAR LLP 2040 MAIN STREET FOURTEENTH FLOOR IRVINE, CA 92614

EXAMINER				
POINVIL, FRANTZY				
ART UNIT	PAPER NUMBER			
3692				

DATE MAILED: 05/14/2007

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/041,954	01/07/2002	Daniel Ahles	1DATA.047A	4914

TITLE OF INVENTION: SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1400	\$0	\$0	\$1400	08/14/2007

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

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B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

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III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE

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indicated unless correcte maintenance fee notifica	ed below or directed oth	nerwise in Block 1, by (a	n) specifying a new cor	respondence addr	ess; and/o	or (b) indicating a sepa	arate "FEE ADDRESS" for
CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)			F	Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, mus have its own certificate of mailing or transmission.			
2040 MAIN STI FOURTEENTH	RTENS OLSON (REET FLOOR	^{,/2007} & BEAR LLP			Certificat	te of Mailing or Trans	
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PLEASE NOTE: Uni recordation as set fort (A) NAME OF ASSIG	ess an assignee is ident h in 37 CFR 3.11. Comp GNEE		data will appear on the T a substitute for filing a (B) RESIDENCE: (CIT	patent. If an ass n assignment. 'Y and STATE O	R COUN	TRY)	ocument has been filed for
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a. Applicant claim	tus (from status indicated s SMALL ENTITY statud Publication Fee (if require)	us. See 37 CFR 1.27.	b. Applicant is no lo				FR 1.27(g)(2). The assignee or other party in
nterest as shown by the	records of the United Sta	tes Patent and Trademark	Office.		- 0-2-2-04		
Authorized Signature				Date			
This collection of inform in application. Confident submitting the completed his form and/or suggesti Box 1450, Alexandria, V	ation is required by 37 C tiality is governed by 35 I application form to the ons for reducing this bur (irginia 22313-1450. DC 12,1450.	FR 1.311. The informatic U.S.C. 122 and 37 CFR USPTO. Time will vary rden, should be sent to the NOT SEND FEES OR (on is required to obtain on the control of the cont	r retain a benefit estimated to take ividual case. And cer, U.S. Patent a TO THIS ADDR	by the pub 12 minute commen nd Trader ESS. SEN	olic which is to file (and is to complete, including its on the amount of time its Office, U.S. Depart To: Commissioner	by the USPTO to process) g gathering, preparing, and ne you require to complete artment of Commerce, P.O. for Patents, P.O. Box 1450,

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2040 MAIN STRI			ART UNIT	PAPER NUMBER	
FOURTEENTH F IRVINE, CA 9261			3692 DATE MAILED: 05/14/2001	7	

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)

(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1337 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1337 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 (571)-272-4200.